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| ***No. 12 / April 2014***  **Bradford and District Senior Power** | |  |
| **Hello,**  Well it is now Friday Evening 25th April. It is rather miserable outside, in fact it is raining and does not look at all inviting so I think the best place to be at the moment is here in my home and looking forward to viewing something on the Television for my evening entertainment.  I must firstly apologise for our latest edition of the Bulletin being rather late going out. This was due partly to my health not being too good. I have been feeling quite ill.  One good thing to happen though I have lost quite a bit of weight so I can now get into a dress I like but could not wear – that’s the answer it would seem, always think positive and something good will come out of something bad. Not a bad thought to help brighten our days. However it does seem the answer for me is some tablets to help me keep going and be able to do the voluntary work that is so important to me. Well on a more cheerful note did you enjoy the Easter Holiday**?** I rested but also went out and visited a couple of friends. I had afternoon tea with Mrs. Connie Galilee who most of you know from BDSP. This was on Easter Monday and I arrived at 2 o’clock and left about 6 o’clock so you can imagine we had a real good natter. My second outing was to Halifax on the Train with another friend of long standing. We worked together when we were both nineteen and have remain good friends in all stages of our lives a friendship that now is over 60 years. Sadly she lost her husband a short time ago with Dementia. He was in a nursing home for a number of years but this illness is so cruel it is hard on the carer and also the family and does certainly leave sad memories behind.  On a happier note how nice it was to visit Halifax and what a good selection of shops. We caught a train at 10 o’clock and paid £1.60 return fare. Coming out of the station we caught a bus that took us up a good way into the town so we missed the long climb. We went to Harvey’s Store and I bought a new pan in the sale – I am always these days talking on the telephone and burning pans so I now have a good collection of pan lids but no “bottoms” – my friend purchased some bedding that she was delighted to find.  We had a treat, we had lunch in the café.  *(Continuing on 2nd page)* | | **IN THIS EDITION:**  -Chair’s message  -10 Myths about social care  - Budget 2014: Not all pensioners will get a better deal  - The Well-being activity fund WAF  - Happy Birthday Tina Watkins - 70th Birthday Party at the Conservative Club, Denholme  - The Royal British Legion – Dinner/Raffle/Auction  **Future Wednesdays meetings:**  We are leaving Culture Fusion at the end of this month. It has been a difficult decision and we are relying strongly on your continuous support and loyalty.  There is a strong possibility that in the future months we will be negotiating with two property developers for our own building.  As you’ll appreciate, this will be a timely process and this needs to be thought out carefully regarding capital expenditures and the good use of our funds.  Until such times, as this development happens, we are moving **from the 7th of May** to The Mechanics Institute Library for the Wednesdays activities only. Details will be published in T&A, Voice and our website, [**www.bdsp.org.uk**](http://www.bdsp.org.uk) |
| **Chair Message**  **(**continued from 1st page**)**  After a long deliberation we decided on toasty sandwiches with a nice side salad and a teapot of tea. It was not too cheap but nicely served and it was nice to sit and have a rest before we walked back for the train at 3:30. On the way down through the town we saw Halifax Borough Market with various stalls: Clothing, Fancy Goods and a good selection of cooked meat and fresh meat which all looked very tempting and very hard to resist. I bought a small pork pie, Yorkshire Home Grown Tomatoes and some Jersey Royal Potatoes so I had rather a nice tea the next days.  I must close now…talking of food has made me think I must get cracking and make something to eat for my evening meal. It will be a salmon salad to-night and maybe I might do an egg to dress it up a bit.  Before I close I would like to mention something that I read in the Telegraph and Argus, which I have delivered every night as I really like to keep up to date with all the local news and what is available at the community centres that are a life line to some people.  My thought go to why we celebrate Easter. I do not want to bring religion into my article but I think that sometimes we forget why we celebrate certain holidays i.e. Christmas the birth of Christ and Easter the resurrection maybe some things are just worth a little thought and for some people bring comfort. Anyway I myself do feel the benefit so my thoughts are with you all and in particular people fighting with the sadness, loneliness and poverty: my best wishes.  Thank you for reading this and until next time take care and remember a smile can mean a lot sometimes.  **Jean Walker – Chair BDSP**.  **Happy Birthday Tina Watkins - 70th Birthday Party at the Conservative Club, Denholme**  Bradford Telegraph and Argus: Women are invited for NHS breast cancer screenings up to the age of 70  Tina has been an active worker for BDSP since its conception and was one of the people who went down to London with Jean Walker MBE when BDSP got the money to set up a place in the Centre of Bradford for older people to meet.It was with great pleasure that some of the committee members, past and present, from BDSP were asked to attend her birthday party with her family and friends to celebrate her 70th birthday.Kay Wright (our Vice Chair) and her friend Aven Huckerby did the catering and what a superb spread they put on for her. She had two birthday cakes, one from her daughter and the other from a friend and it was lovely to meet other people who work with Tina in her other activities such as BCB radio, U3A, Bradford Writers’ Circle and the charity she is involved in which supports an orphanage out in Mpika, Northern Zambia. Instead of presents Tina had asked for a small donation (your choice), which she would send on to the orphanage called “The Village of Hope” where she sponsors a young girl aged 7 called Marianna Mutande, who Tina has been supporting for several years. All had a lovely afternoon and we all came away with a piece of birthday cake in a beautiful box.We are sure you wish with us Tina a happy 70th Birthday and many more years of her active involvement with her many commitments. Tina was overjoyed with the donations given by those who attended and friends who were unable to attend, the total being £530.  **The 10 myths about changes in social care – a short introduction to the changes that affect us all created by Age UK:**  **Myth 1**. **If you need care, you will definitely receive it**  Today, access to publicly funded social care is more restricted than ever and in most local authority areas it is only available if your needs are assessed as being ‘substantial’ or ‘critical’.  **Myth 2**. **Any money you spend on care will count towards the cap**  Under current proposals any money that people pay out on care will only count towards the cap if spent on care that meets the local authority’s eligibility criteria. Any money paid to meet needs that would not be a local authority responsibility because they fall outside of eligibility criteria will not be eligible for means tested support and won’t count towards the £72,000 cap.  **Myth 3**. **All costs associated with your care are included in the cap**  The cap only covers what is defined as ‘care costs’ and people will still be responsible for paying other related costs even after they reach the cap.  **Myth 4. You will have free choice and control over the care you receive**  If you choose care that is more expensive than the local authority usually pays when it buys care it might refuse to allow the full amount to count towards the cap. Local authorities pay on average £120 a week less for a standard care home place than someone who pays for their own care.  **Myth 5. If you meet the national eligibility criteria for care** and your assets, such as your home and/or savings, are worth less than £118,000, (the upper means test limit) **you will automatically receive financial support for your care needs.**  **Myth 9. You will be able to buy insurance in advance to cover your care costs**  At the time of needing care you can buy ‘immediate needs annuities’ to pay out a guaranteed amount for life, but at present there is no real market for ‘pre-funded’ policies you can buy before you need them. The Government hopes that setting a maximum limit to people’s care costs will set an upper limit to possible insurance pay outs, thereby making it easier for insurers to devise policies. However, for the reasons already explained, some people are likely to spend considerably more than the £72,000 spending cap, so insurance companies will still be worried about the risk of open ended liabilities. For this reason experts say they do not expect new pre-funded insurance policies to be developed.  **Myth 10. The system will be straightforward to understand and navigate**  At the moment local authorities have to make sure that some information and advice relating to care and support is available but the Care Bill requires them to ensure more is on offer, including about the choice of available care and how to access it. This is very welcome but the social care system is complex and will remain so under these reforms. As a result many people will still find it hard to navigate the system, especially as older people’s need for care is often precipitated by a crisis; for example a fall leading to a broken hip and a hospital admission, followed by the realisation that care will be needed from now on. People will still struggle to understand the system at such a distressing time in their lives and we do not yet know how comprehensive the new information and advice will be. This will likely depend in large part on the available funding and at present the local authorities say they are worried that what central Government is giving them will not be enough to meet all their new responsibilities under the Bill, and to pay for the costs of moving to the new system.  For more information call them free on **0800 169.65.65** or visit [www.ageuk.org.uk](http://www.ageuk.org.uk).  **2030 vision: The best - and worst - futures for older people in the UK**  The speed at which the world is changing is both inspiring and alarming. We know more; we do more; there’s simply more in the world as we accumulate more ‘stuff’. We’ve even invented a whole other world we can retreat to, just in case the business of life gets too boring: the digital world - literally a new dimension to modern life.  So how do we even begin to contemplate the future**?** Yet if we really want to look to the future and take the necessary steps as a society to create better conditions for future generations of older people, we should look at the trends we can predict.  We know, for example, that we are living longer: one piece of evidence presented to Parliament suggests that 50% of people born in 2007 will live to 103. And the number of people aged 60 or over is expected to pass the 20 million mark by 2031- from nearly 20% of the total population at present to 28% in 2030.  So will the UK become a better or worse country for older people**?**  This report was launched at a breakfast debate in the House of Lords: 'One year on: Are we ready to make the UK the best country to grow old in**?**  If you want to read more, find the full report on our website: [www.bdsp.org.uk/publications](http://www.bdsp.org.uk/publications)  **BRADFORD AND DISTRICT SENIOR POWER**  **Unit 68, Carlisle Business Centre 60 Carlisle Rd., Bradford BD8 8BD**  [**seniorpower@hotmail.co.uk**](mailto:seniorpower@hotmail.co.uk)[**www.bdsp.org.uk**](http://www.bdsp.org.uk) **Tel: 01274 223278**  **Please leave us a message.**  **It is important to us!**  If you want yourself or for a friend to get the Bulletin via email, please email address contact to [**seniorpower@hotmail.co.uk**](mailto:seniorpower@hotmail.co.uk)  For up to date information and also for our monthly bulletin in PDF format, check our website[**http://www.bdsp.org.uk**](http://www.bdsp.org.uk)and also our  Facebook page:[**www.facebook.com/ BradfordandDistrictSeniorPower**](http://www.facebook.com/%20BradfordandDistrictSeniorPower)  **Charity Number 1129877** | **Budget 2014: Not all pensioners will get a better deal**  As debate continues about the pensions reforms set out in this year’s Budget the measures could leave older people who have to pay for their social care out of pocket says Julia Unwin, Chief Executive of Joseph Rowntree Foundation.  The Chancellor vowed to make the pensions system more flexible with measures such as ending compulsory annuities, making it easier and cheaper for people to draw down their pension post and high yield bonds for the over 65s, but Julia Unwin said people could suddenly find that money they took out of their pensions and kept as savings would have to be used to pay for their social care, if they suddenly needed it. Currently money in pension pots is not taken into account.  Describing the Budget as a "lost opportunity" to tackle poverty, she said to the Observer: "While rewarding savers and introducing flexibility is welcome, in the long term most of these proposals don't help the many hard-working people unable to save much, if anything, for their old age."  "This is a budget for the people who already have, not for the people who need to benefit most from the return to growth."  In the same article, experts warn that the changes to pensions could also tempt more people to invest in buy-to-lets, stoking further house price inflation.  Claire Turner, Head of Joseph Rowntree Foundation Ageing Society team, also said in her blog that George Osborne’s plans will do little to help people who do not earn enough to save for their retirement.  She said: "Flexibility in the system is great but it means nothing if your pension pot is small or non-existent."  **The Royal British Legion Dinner/Raffle/Auction at the Midland Hotel, Forster Square, Bradford June 14th 2014**  You may or may not know that I have been a committee member of B.D.S.P. for many years working together to improve conditions for  Older people in Bradford and District and also for the City Centre Project – The Peoples Centre.  **C:\Users\nickb_000\Dropbox\BDSP\BDSP\Newsletters\12.April.2014\rbl.png**Another group I am proud to be associated with is the Royal British Legion who are having a dinner, raffle and auction at the Midland Hotel, Bradford on **June 14th 2014** to support the Legion in their efforts to raise money for the “Battle Back Centres” which are now up and running. The Royal British Legion is the only voluntary charity which supports all serving and ex-service personnel and their families, in need, for life and this demands sacrifice, generosity and dedication.  In this Remembrance Year we too can assist by helping to support these Centres and addressing the debt of gratitude we owe our fighting and peace-keeping forces. A headline in the Daily Telegraph on April 2nd 2014 stated “From the poppy fields of Ypres to Hellmand Province our Bravest & Best have borne the cost of freedom for others” -how true.  If you would like any more information, you can ring Joan Fenton at **01274**.**568975**  by Joan Fenton  \*\*\*\*  **Focus Group for the Over 50’s**  Come and have your say and get the information you need at our monthly meetings  Banqueting Suite, City Hall, Bradford  Thursday 29 May, Time: 11:00am – 12:30pm  For more information, contact Jeanette Booth – 01274 433793, 07582107796  [jeanette.booth@bradford.gov.uk](mailto:jeanette.booth@bradford.gov.uk)  If you have less than £118,000 in savings and assets when you move into a care home you will not automatically receive financial help towards the cost, since both income and assets are taken into account when it is decided how much you will need to pay towards meeting the costs of your care.  The calculation is based on disregarding a minimum of £175 a week income if you are living at home and £23.90 a week if you are living in a care home. If your income is enough to meet the cost of the care home and still leaves you with £23.90 a week you will not receive financial support. Income includes so-called ‘notional income’. This is calculated by assuming that you have a notional income of £1 a week for every £250 worth of assets you hold above the lower means testing threshold of £17,000 – whether you are actually receiving this income or not.  **Myth 6.** **Once you reach the cap the local authority will take over paying the full cost of your care**  Many people may find they are still paying a range of charges even once the cap has been reached. These could include part of the food and accommodation costs in a care home; ‘top-ups’ for services that are more expensive than the local authority’s ‘usual rate’; or the cost of additional services that don’t fall within the confines of ‘care costs’ or that the local authority doesn’t consider necessary to meet your needs.  **Myth 7. Your care package will remain the same if you move to another area**  Even when your needs are assessed as substantial there is no obligation on another local council to provide the same care services as you are currently receiving. There will be a national system for defining what your care needs are, but it will be up to the local authority to decide what budget is needed to meet these needs, and how exactly to meet them.  **Myth 8. You’ll be able to pass on your home to your family after your death**  The Government proposals, including the new ‘deferred payment’ scheme, only mean that you won’t have to sell your home while you are alive if you have savings of less than £23,250.  **Funds and Free Fire service training and fire prevention**  West Yorkshire Fire & Rescue Service would like to work with groups from within the Community that support people that may be vulnerable from fire.  These groups include people living alone, elderly people, families and individuals who may need support with any impairments or mobility issues.  This list is not exhaustive and is not prescriptive.  As an organisation they have been delivering a pro-active Fire Prevention programme since 1995.  This pro-active drive directs them to work with their partners in both the statutory and voluntary sectors to identify and visit the most vulnerable in the community.   The objective of these visits are that they educate individuals of how to minimise fire risk within their home environment, provide and install smoke detectors and also work with partners to reduce any other risks we cannot directly affect.  They are looking to build active partnership links with community based organisations and are offering access to their online referral system for Home Fire Safety Checks to all professionals within community settings which will go alongside an awareness session which we will put on for interested parties.  They would like to invite any prospective partners to attend some **FREE** **training at the community room at Bradford Fire Station, 540 Leeds Road, Bradford, BD3 9SB on Wednesday 7TH  May 2014.**  This session will run from 9:30 until 12:00.  There will be a presentation and some interactive group work.  You will learn how to advise your client groups of Fire Safety and how to refer them for a visit from the West Yorkshire Fire & Rescue Service using their online referral system for a Home Fire Safety Check visit and installation of free smoke detectors.  **Maximum of 25 people to attend.**  If people would like to attend please contact [Thomas.rhodes@westyorks fire.gov.uk](mailto:Thomas.rhodes@westyorksfire.gov.uk)  **The Well-being activity fund (WAF)**  In each constituency in the District, the Well being activity fund (WAF) is supporting projects whose specific purpose is to help those isolated  older people who are currently not accessing services, perhaps because of anxiety or apprehension about joining a group. The ultimate objective is to get to the point where the older person feels confident enough to join a group, lunch club, for example or access other services such as befriending.  The projects aim to engage with older people who are socially isolated and not attending services. They are specifically looking to help these people NOT those already going out/attending groups.  If you know of anyone who might benefit from the intervention of these projects. Please get in touch with them. Here are the details below:  **3C Yorkshire LTD**  Nasrat Bhatti- [**nasrat.3cyorkshire@gmail.com**](mailto:nasrat.3cyorkshire@gmail.com)  **Bradford West (HALE)**  Natasha Thomas [**natasha@haleproject.org.uk**](mailto:natasha@haleproject.org.uk)  Shanisha Barrino,  [**shanisha.barrino@haleproject.org.uk**](mailto:shanisha.barrino@haleproject.org.uk)  **Shipley - Healthy Lifestyle Solutions CIC**  Sharon Rushworth [**sharon.rushworth@gmail.com**](mailto:sharon.rushworth@gmail.com)  **Bradford South - Inspired Neighbourhoods CIC**  Wafaa Nawaz / Nasim Qureshi  [**W.Nawaz@incic.co.uk**](mailto:W.Nawaz@incic.co.uk)  **Bradford East - Keighley Healthy Living Network**  lottery fundedMelanie Hey [**melanie.hey@khl.org.uk**](mailto:melanie.hey@khl.org.uk) | |

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